

Annual Eligibility Notice Retirement Investors' Club 403b Plan

Did you know that _____ (employer's name) sponsors a 403(b) tax deferred retirement savings plan?

You have the opportunity to save for retirement by participating in our 403(b) plan offered through the Retirement Investors' Club (RIC). You may participate by making pre-tax contributions and Roth 403(b) after-tax contributions (if your employer's plan permits Roth contributions).

What do I have to do to contribute to this 403(b) plan?

To start your contributions, contact one of the RIC's investment providers. Contact information is on RIC's website at <http://das.hre.iowa.gov/ric/403b/providers/>. The provider can send you enrollment information and, at your request, will schedule an appointment with a financial advisor.

How much may I contribute?

In general, you may contribute up to \$16,500 in 2009. This amount may be adjusted annually if declared by the IRS. Also, if you have at least 15 years of service with your current school or you are at least 50 years old, you may also be able to make additional catch-up contributions.

What if I am already contributing?

Great news! You may have an opportunity to increase the amount you are saving for retirement. The annual limit for 2009 has been increased to \$16,500 for those under age 50, and \$22,000 for those who are age 50 or older. If you wish to increase the amount you invest, simply complete and submit an RIC salary reduction form to your payroll office. You may wish to check with your employer to see if there are any restrictions on when you can change your payroll reduction.

How can I receive more information about the plan?

Information is available at <http://das.hre.iowa.gov/ric.html> or at **planwithease.comSM**. You may also contact RIC at 866-460-4692.